

Benefits Planning, Assistance, and Outreach (BPAO) Services

An Overview of Services
Provided by Benefit
Specialists

Background and Funding

- **Community-based programs**
- **Provide nationwide free benefits information and planning**
- **Funded by grants from Social Security as a result of the Ticket To Work legislation**

For more Ticket To Work information, go to http://www.ssa.gov/work/Ticket/ticket_info.html or <http://www.yourtickettowork.com>

What is Benefits Planning?

Benefits Planners help people on SSI/SSDI understand:

- How their benefits work;
- How earnings will affect SSI/SSDI and other programs;
- What work incentives are available, and;
- How to use those work incentives.

Who Do We Serve?

- Washington State residents
- Currently receiving SSI/SSDI
- 16-64 years old

Others: service providers, agencies, friends, family members, as needed.

What Are SSI and SSDI?

Supplemental Security Income (SSI):

- Needs-based
- Fluctuates monthly based on income changes
- Associated with Medicaid

Social Security Disability Insurance (SSDI):

- Based on work record
- All or nothing – amount not affected by income fluctuations
- Associated with Medicare

What Are Work Incentives?

Work incentives let you...

- Keep more money
- Access or extend healthcare coverage
- Quickly restart benefits

SSI Work Incentives

SSI work incentives include:

- General and Earned Income exclusions
- Student Earned Income Exclusion (SEIE)
- Impairment Related Work Expenses (IRWE)
- Plan to Achieve Self-Support (PASS)
- Continued Medicaid eligibility (1619b)
- Expedited reinstatement

SSDI Work Incentives

SSDI work incentives include:

- Subsidy and Special Conditions
- Unincurred Business Expense
- Continuing Payment Under Voc. Rehab Program
- Trial Work Period
- Extended Period of Eligibility
- Expedited Reinstatement

Healthcare for Workers with Disabilities (HWD)

HWD lets you...

- **Buy Medicaid coverage**
- **Pay small premium**

You don't have to choose between work and medical coverage...

- **No asset test**
- **Higher income limits**

Healthcare for Workers with Disabilities (HWD)

Who Might Qualify?

- Washington State residents, ages 16-64
- Net income standard - 220% of the Federal Poverty Level (FPL) or 450% total or “gross”
- Meet federal disability requirements (same requirements as for SSI/SSDI, without SGA test)
- Employed full- or part-time (including self-employment)

Healthcare for Workers with Disabilities (HWD)

For more information or to apply:

**1-866-272-7630 (Voice)
(509) 826-7389 (TTY)**

<http://fortress.wa.gov/dshs/maa/Eligibility/HWD.htm>

Benefits Planning Levels of Service

- Information and Referral
- Problem Solving and Advocacy
- Benefits Analysis and Advisement
- Benefits Support Planning
- Benefits Management

Example # 1: Situation Overview

Mrs. Murano:

- Case manager at community mental health clinic
- Working with man who receives SSDI and is working

Issue:

1. Calls in January to ask new Substantial Gainful Activity (SGA) level

Example # 2: Situation Overview

Jane:

- SSI
- Earns \$85/mo.

Issue:

1. Should she report her earnings to Social Security?

Example # 2: Service Provided

1. Answer question
2. Send short letter and reporting forms

Example # 3: Situation Overview

Jill:

- 20 years old
- SSI
- No work history
- Lives with parents
- Will graduate next year

Issues:

1. Why is Jill's check lower than friend's?
2. What happens to SSI if she works?

Example # 3: Service Provided

1. Verify SSA information and other details
2. Meet and discuss available incentives
3. Explain why SSI check is lower
4. Provide tools to calculate SSI changes
5. Provide a written analysis

Example # 4: Situation Overview

Sally:

- SSI and SSDI
- Not working
- No specific goal

Issues:

1. Thinking about working in future
2. What will happen to benefits?

Example #4: Service Provided

1. Verify SSA information
2. Meet to explain SSI, SSDI and effects of earnings
3. Talk about effects of earnings on other programs
4. Provide written analysis

Example # 5: Situation Overview

Sally (6 mo.later):

- SSI and SSDI
- Not working
- Ready to work

Issues:

1. Looking at applying for a specific job

Example #5: Service Provided

1. Verify any new information
2. Explain work incentives available to her
3. Help Sally plan for upcoming changes
4. Provide the tools and training for Sally to track things for herself
5. Provide updated written analysis

Example # 6: Situation Overview

Fred:

- SSDI
- Doesn't remember working since getting SSDI
- Just started \$25,000/yr job

Issues:

1. What happens to SSDI?
2. Doesn't mind getting off cash benefits
3. Cannot lose Medicare

Example #6: Service Provided

1. Verify SSA information – Fred actually used Trial Work Period two years ago
2. Explain work incentives still available to him
3. Explain Extended Medicare and HWD
4. Provide record-keeping, reporting tools
5. Provide detailed written plan

Example # 7: Situation Overview

Susan:

- SSDI \$942.00/mo.
- Working with local vocational agency
- Has a mental illness
- Offered \$12,000/yr. job

Issues:

1. Wants to work, but worried about losing benefits
2. Pays \$425/mo. out-of-pocket for meds

Example #7: Service Provided

1. Verify SSA information and other details
2. Meet with Susan and case manager
3. Discuss work incentives--how to “test” working without losing benefits
4. Explain the “safety nets” available to provide Susan assurance that she doesn’t have to lose her benefits
5. Provide written plan and necessary tools

Example #7: Service Provided (cont.)

Future Services:

- Check in with Susan and case manager monthly
- Adjust plan as necessary
- Work with Susan and family as her sister eventually becomes a natural support
- Fade out of picture (but only a phone call away)

Benefits Planning Assistance and Outreach in Washington State

Plan to Work

1-866-497-9443 (toll-free Voice)

1-877-846-0775 (toll-free TTY)

Serves all counties except King & Kitsap

Positive Solutions

206-322-8181

King County

360-405-0620

Kitsap County

SSA @ 1-800-772-1213 or <http://www.ssa.gov/work>